

**Fill in this information to identify the case:**Debtor 1 Lashaunda Denis Collins

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of TexasCase number 18-41769-elm13**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of creditor:** U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to identify the debtor's account: 9343

**Property address:** 6101 Inks Lake Drive  
Arlington, TX 76018

**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$\_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_/\_\_\_\_/\_\_\_\_

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$1051.89

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0

c. **Total.** Add lines a and b.

(c) \$1,051.89

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

August 1, 2022

Debtor 1	Lashaunda Denis Collins			Case Number (if known)	18-41769-elm13
	First Name	Middle Name	Last Name		

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box.*

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

	<b>x</b> /s/ Jennine Hovell-Cox	Date	08/29/2022
	Signature		
Print:	Jennine Hovell-Cox	Title	Bankruptcy Attorney
Company	Ghidotti   Berger LLP		
Address	1920 Old Tustin Avenue		
	Number Street		
	Santa Ana, CA 92705		
	City State Zip Code		
Contact phone	(949) 427-2010	Email	bknotifications@ghidottiberger.com



Loan#  
 Borrower: Collins  
 Date Filed: 5/1/2018  
 BK Case # 18-41769  
 First Post Petition Due Date: 6/1/2018  
 POC covers: 10/01/2017 - 07/01/2018  
 MOD EFFECTIVE DATE:

DATE	P&I	PAYMENT CHANGES		Reference
		Escrow	TOTAL	
06/01/18	639.65	345.75	985.40	
09/01/18	639.65	414.09	1,053.74	
05/01/20	639.65	886.18	1,525.83	
11/01/20	639.65	666.29	1,305.94	
06/01/22	639.65	412.24	1,051.89	
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recd	Payment Type	Post Petition Due Date	Commercial Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Sub Balance	POC DATE PAID	POC Arrear's Credit	POC Debit	POC Suspense Balance	POC Paid to Date
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00
8/6/2018	\$985.40	Post	8/1/18	10/1/17	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
8/30/2018	\$985.40	Post	9/1/18	11/1/17	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
9/28/2018	\$985.40	Post	10/1/18	12/1/17	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
11/1/2018	\$985.40	Post	11/1/18	1/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
12/5/2018	\$985.40	Post	12/1/18	2/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
12/18/2018	\$985.40	Post	1/1/19	3/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
4/29/2019	\$985.40	Post	2/1/19	4/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
6/7/2019	\$985.40	Post	3/1/19	5/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
6/28/2019	\$985.40	Post	4/1/19	6/1/18	\$985.40	\$0.00			\$0.00				\$0.00	\$0.00
8/2/2019	\$1,053.74	Post	5/1/19	7/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
9/5/2019	\$1,053.74	Post	6/1/19	8/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
9/5/2019	\$1,053.74	Post	7/1/19	9/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
10/8/2019	\$1,053.74	Post	8/1/19	10/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
10/30/2019	\$1,053.74	Post	9/1/19	11/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
10/30/2019	\$1,053.74	Post	10/1/19	12/1/18	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
12/5/2019	\$1,053.74	Post	11/1/19	1/1/19	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
12/30/2019	\$1,053.74	Post	12/1/19	2/1/19	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
2/3/2020	\$1,053.74	Post	1/1/20	3/1/19	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
3/2/2020	\$1,053.74	Post	2/1/20	4/1/19	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
3/27/2020	\$1,053.74	Post	3/1/20	5/1/19	\$1,053.74	\$0.00			\$0.00				\$0.00	\$0.00
5/29/2020	\$1,525.83	Post	4/1/20	6/1/19	\$1,525.83	\$472.09	\$472.09		\$472.09				\$0.00	\$0.00
7/2/2020	\$1,525.83	Post	5/1/20	7/1/19	\$1,525.83	\$0.00			\$472.09				\$0.00	\$0.00
8/3/2020	\$1,525.83	Post	6/1/20	8/1/19	\$1,525.83	\$0.00			\$472.09				\$0.00	\$0.00
		Post			\$0.00	\$0.00			\$472.09				\$0.00	\$0.00
9/4/2020	\$3,051.66	Post	7/1/20	9/1/19	\$1,525.83	\$1,525.83	\$1,525.83		\$1,997.92				\$0.00	\$0.00
		Post	8/1/20	10/1/19	\$1,525.83	\$1,525.83			\$472.09				\$0.00	\$0.00
9/4/2020	\$753.38	Pre			\$753.38	\$0.00			\$472.09		753.38		\$753.38	\$753.38
10/2/2020	\$1,525.83	Pre	9/1/20	11/1/19	\$1,525.83	\$0.00			\$472.09				\$753.38	\$753.38
10/2/2020	\$1,525.83	Pre			\$1,525.83	\$0.00			\$472.09			\$182.23	\$935.61	\$935.61
11/2/2020	\$1,305.94	Post			\$1,305.94	\$0.00	\$1,305.94		\$1,778.03				\$935.61	\$935.61
11/2/2020	\$402.12	Pre		12/1/19	\$402.12	\$0.00			\$1,778.03	10/1/2017	\$402.12	\$972.54	\$365.19	\$1,337.73
11/30/2020	\$1,305.94	Post	10/1/20	1/1/20	\$1,525.83	\$219.89		\$219.89	\$1,558.14				\$365.19	\$1,337.73
11/30/2020	\$402.12	Pre			\$402.12	\$0.00			\$1,558.14			\$402.12	\$767.31	\$1,739.85
12/30/2020	\$1,305.94	Post	11/1/20	2/1/20	\$1,305.94	\$0.00			\$1,558.14				\$767.31	\$1,739.85
		Post	12/1/20	3/1/20	\$1,305.94	\$1,305.94			\$1,305.94				\$767.31	\$1,739.85
12/30/2020	\$230.95	Pre		4/1/20	\$230.95	\$0.00			\$252.20	11/1/2017	\$230.95	\$972.54	\$252.72	\$1,970.80
12/30/2020	\$171.17	Pre			\$171.17	\$0.00			\$252.20			\$171.17	\$196.89	\$2,141.97
3/1/2021	\$1,305.94	Post	1/1/21	5/1/20	\$1,305.94	\$0.00			\$252.20				\$196.89	\$2,141.97
2/1/2021	\$402.12	Pre			\$402.12	\$0.00			\$252.20			\$402.12	\$599.01	\$2,544.09
3/9/2020	\$1,256.15	Pre		6/1/20	\$1,256.15	\$0.00			\$252.20	12/1/2017	\$1,256.15	\$972.54	\$882.62	\$3,800.24
3/9/2020	\$1,405.94	Post	2/1/21	7/1/20	\$1,305.94	\$0.00			\$252.20				\$882.62	\$3,800.24
3/9/2020	\$578.00	Post			\$578.00	\$0.00	\$578.00		\$830.20				\$882.62	\$3,800.24
4/5/2021	\$402.12	Pre		8/1/20	\$402.12	\$0.00			\$830.20	1/1/2018	\$402.12	\$972.54	\$312.20	\$4,202.36
4/5/2021	\$1,305.94	Post	3/1/21	9/1/20	\$1,305.94	\$0.00			\$830.20				\$312.20	\$4,202.36
5/31/2021	\$856.43	Pre		10/1/20	\$856.43	\$0.00			\$830.20	2/1/2018	\$856.43	\$972.54	\$196.09	\$5,058.79
5/31/2021	\$2,611.88	Post	4/1/21	11/1/20	\$1,305.94	\$1,305.94	\$1,305.94		\$2,136.14				\$196.09	\$5,058.79
		Post	5/1/21	12/1/20	\$1,305.94	\$1,305.94			\$1,305.94				\$196.09	\$5,058.79
7/7/2021	\$505.54	Pre			\$505.54	\$0.00			\$830.20		\$505.54		\$701.63	\$5,564.33
7/7/2021	\$1,305.94	Post	6/1/21	1/1/21	\$1,305.94	\$0.00			\$830.20				\$701.63	\$5,564.33
7/30/2021	\$506.50	Pre		2/1/21	\$506.50	\$0.00			\$830.20	3/1/2018	\$506.50	\$972.54	\$235.39	\$6,070.83
7/30/2021	\$1,305.94	Post	7/1/21	3/1/21	\$1,305.94	\$0.00			\$830.20				\$235.39	\$6,070.83
9/8/2021	\$1,412.72	Pre		4/1/21	\$1,412.72	\$0.00			\$830.20	4/1/2018	\$1,412.72	\$972.54	\$675.77	\$7,483.55
9/8/2021	\$1,305.94	Post	8/1/21	5/1/21	\$1,305.94	\$0.00			\$830.20				\$675.77	\$7,483.55
10/4/2021	\$506.50	Pre		6/1/21	\$506.50	\$0.00			\$830.20	5/1/2018	\$506.50	\$972.54	\$209.73	\$7,990.05
10/4/2021	\$1,305.94	Post	9/1/21	7/1/21	\$1,305.94	\$0.00			\$830.20				\$209.73	\$7,990.05
10/29/2021	\$454.31	Pre			\$454.31	\$0.00			\$830.20			\$454.31	\$664.04	\$8,444.36
10/29/2021	\$1,305.94	Post	10/1/21	8/1/21	\$1,305.94	\$0.00			\$830.20				\$664.04	\$8,444.36
11/29/2021	\$402.12	Pre		9/1/21	\$402.12	\$0.00			\$830.20	6/1/2018	\$402.12	\$985.40	\$80.76	\$8,846.48
11/29/2021	\$1,305.94	Post	11/1/21	10/1/21	\$1,305.94	\$0.00			\$830.20				\$80.76	\$8,846.48
12/30/2021	\$402.12	Pre			\$402.12	\$0.00			\$830.20			\$402.12	\$482.88	\$9,248.60
12/30/2021	\$1,305.94	Post	12/1/21	11/1/21	\$1,305.94	\$0.00			\$830.20				\$482.88	\$9,248.60
2/9/2022	\$1,305.94	Post	1/1/22	12/1/21	\$1,305.94	\$0.00			\$830.20				\$482.88	\$9,248.60
2/9/2022	\$1,256.15	Pre		1/1/22	\$1,256.15	\$0.00			\$830.20	7/1/2018	\$1,256.15	\$985.40	\$753.63	\$10,504.75
3/10/2022	\$402.12	Pre			\$402.12	\$0.00			\$830.20			\$402.12	\$115.75	\$10,906.87
3/10/2022	\$1,305.94	Post	2/1/22	2/1/22	\$1,305.94	\$0.00			\$830.20				\$115.75	\$10,906.87
4/19/2022	\$1,305.94	Post	3/1/22	3/1/22	\$1,305.94	\$0.00			\$830.20				\$115.75	\$10,906.87
4/19/2022	\$402.12	Pre			\$402.12	\$0.00			\$830.20			\$402.12	\$155.87	\$11,308.99
5/3/2022	\$653.90	Pre			\$653.90	\$0.00			\$830.20			\$653.90	\$211.77	\$11,962.89
5/3/2022	\$1,054.16	Post	4/1/22	4/1/22	\$1,305.94	\$251.78		\$251.78	\$578.42				\$211.77	\$11,962.89
6/7/2022	\$656.17	Pre			\$656.17	\$0.00			\$578.42			\$656.17	\$2,867.94	\$12,619.06
6/7/2022	\$1,051.89	Post	5/1/22	5/1/22	\$1,051.89	\$0.00			\$578.42				\$2,867.94	\$12,619.06
7/6/2022	\$1,051.89	Post	6/1/22	6/1/22	\$1,051.89	\$0.00			\$578.42				\$2,867.94	\$12,619.06
7/6/2022	\$9.53	Pre			\$9.53	\$0.00			\$578.42		\$9.53		\$2,877.47	\$12,628.59
8/2/2022	\$1,051.89	Post	7/1/22	7/1/22	\$1,051.89	\$0.00			\$578.42				\$2,877.47	\$12,628.59
<b>DUE</b>			<b>8/1/22</b>	<b>8/1/22</b>	<b>\$1,051.89</b>	<b>\$1,051.89</b>			\$578.42				\$2,877.47	\$12,628.59

**CERTIFICATE OF SERVICE**

On 8/29/2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Marcus B. Leinart  
10670 N. Central Expressway  
Suite 320  
Dallas, TX 75231  
ecf@leinartlaw.com

CHAPTER 13 Trustee  
Pam Bassel  
860 Airport Freeway  
Suite 150  
Hurst, TX 76054  
fwch13cmecf@fwch13.com

US TRUSTEE  
United States Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242  
ustpregion06.da.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Jennine Hovell-Cox  
Jennine Hovell-Cox

On 8/29/2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
Lashaunda Denise Collins  
6101 Inks Lake Drive  
Arlington, TX 76018

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Jennine Hovell-Cox  
Jennine Hovell-Cox